

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on December 13, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Kelly M. Poesl,

Debtor.

Case No.: 19-25759

Chapter: 13

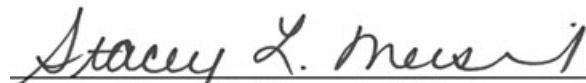
Hearing Date: December 8, 2021

Judge: Stacey L. Meisel

**ORDER APPROVING POST-PETITION FINANCING**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: December 13, 2021**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to refinance real property located at 157 West 4th Street, Bayonne, NJ 07002 pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that from the funds received in connection with the refinance, all liens on the property shall be paid in full, at closing; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- ☐ Satisfy all Plan obligations from financing proceeds
- ☒ Continue to make payments under the Plan as proposed or confirmed
- ☒ Modify the Plan as follows:  
Debtor must file a modified plan by 12/20/21 or dismiss

ORDERED that debtor's counsel shall be allowed a legal fee of \$ 1,200 for representation in connection with this motion, which is to be paid (**choose one**):

☒ at closing      ☐ through the plan      ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order,

☐ is applicable ☒ is not applicable

ORDERED that the following other provisions apply:

Debtor may not cash-out any funds at closing;

Debtor must file a current budget (Schedules I&J) by 12/10/21 or dismiss;

Debtor must file a modified plan by 12/20/21 or dismiss;

30 day default on plan payments.

*rev.8/1/15*